

# Workers Credit Union Annual Meeting of the Members Notice

## Tuesday, April 28, 2026

NOTICE IS HEREBY GIVEN that the Annual Meeting of the Members of Workers Federal Credit Union (the "Credit Union") will be held at 4:00 PM, Tuesday, April 28, 2026, at Workers Credit Union Headquarters, 119 Russell Street, Littleton, MA 01460.

The purpose of the meeting will be: 1) to elect 1 Board Director and 1 Associate Board Director, 2) to re-elect 3 board members, and 3) to transact such other business as may come before the Meeting.

The following persons have been nominated for election or re-election for the Board:

### **Lori Karas**

Lori is an experienced executive with over 25 years of leadership in strategic planning, operational transformation, and financial management across public, private, and nonprofit sectors. She has served as Executive Director at Sunrise Senior Living and Deputy Assistant Secretary for the Commonwealth of Massachusetts, delivering measurable growth and modernization initiatives. Lori holds a B.S. in Business Administration from Suffolk University and brings extensive board and community engagement experience, including service with the American Red Cross and Rotary leadership roles. Her career reflects a commitment to innovation, governance, and impactful organizational change. **Nominated for a 3 year term for Board Director.**

### **Ergon Gjika**

Ergon is a behavioral health leader with over 20 years of experience in residential treatment and clinical program management. He currently serves as Clinical Director at RFK Community Alliance, where he oversees evidence-based, trauma-informed care models and drives strategic initiatives to improve outcomes for youth and families. In addition to his role at RFK, Ergon is the founder and owner of Trail Forward Counseling, LLC, which provides outpatient mental health services. Ergon holds an MBA in Management from Fitchburg State University and an MA in Counseling Psychology from Assumption University, reflecting his ability to bridge clinical expertise with organizational strategy. His career demonstrates a commitment to aligning clinical excellence with mission-driven leadership and fostering collaborative cultures. **Nominated for a 1 year term for Associate Board Director.**

### **Lisa Beardmore**

Lisa currently serves as the General Manager, Fastener Solutions Worldwide at Avery Dennison where she has worked for several years. Lisa earned her Bachelor of Science in Plastics Engineering locally at University of Massachusetts, Lowell and is also a court appointed special advocate for children in DCF custody. **Presented for re-election for a 3 year term for Board Director.**

### **Paul Garcia**

Paul is a cyber security strategist, providing solutions for customers with the highest security requirements. Paul has extensive experience (20+) in Information Technology focused on cyber security and has leadership and hands-on expertise with multiple disciplines. Paul earned a Bachelor of Science in Criminology, Bachelor of Science in Information Technology, and a Masters in Human Resource Management. **Presented for re-election for a 3 year term for Board Director.**

### **Raven Smith**

Raven is a product and growth strategist with experience in the digital health and FinTech industries. She is the Co-Founder of Jointly and previously served as VP, Product at FIGUR8. She holds an MBA from Harvard Business School and an MA from The Fletcher School at Tufts University. **Presented for re-election for a 3 year term for Board Director.**

Nominations will not be permitted from the floor at the Annual Meeting, unless there are insufficient nominees for the positions then to be filled, in which case nominations from the floor will be permitted for any vacancy for which there is no nominee then standing for election. Additional persons may, however, be nominated for election to the Board of Directors by petition signed by 1% of the membership, with a minimum of 20 and a maximum of 500 signatures, with a separate petition for each person so nominated. Such a petition need not be in any particular form, but must contain a brief statement of such nominee's qualifications and biographical information, and his or her written consent to serve if elected, and such petition must be received by the Clerk of the Credit Union by the close of business on March 19, 2026. Each member is cordially invited to attend and vote in person, in accordance with instructions to be provided at the Annual Meeting. Only those members who attend the Annual Meeting in person may vote. Ballots will not be distributed at the Annual Meeting.

**By Order of the Board of Directors**